

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Nationstar Mortgage LLC d/b/a Mr. Cooper

In Re:
Sonda D. Smith
Debtor.

FILED
JEANNE A. NAUGHTON, CLERK

JUL 29 2019

U.S. BANKRUPTCY COURT
NEWARK, N.J.
BY  DEPUTY

Case No.: 18-23221 RG

Adv. No.:

Hearing Date: 7/29/19 @ 10:00 a.m..

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARARRS & VACATING STAY RELIEF
ORDER DATED JULY 10, 2019**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

7-29-19

Rosemary Gambardella
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Debtor: Sonda D. Smith

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND VACATING STAY
RELIEF ORDER DATED JULY 10, 2019

This matter having been brought before the Court by Andrew Micklin, Esq., attorney for Debtor, upon a motion to vacate the stay relief order dated July 10, 2019 regarding 404 East 41st Street, Paterson, NJ, 07504, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of Andrew Micklin, Esq., attorney for Debtor, and KML Law Group, P.C., attorneys for Secured Creditor, Nationstar Mortgage LLC d/b/a Mr. Cooper, Denise Carlon appearing, and for good cause having been shown,

It is **ORDERED, ADJUDGED and DECREED** that as of July 29, 2019, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due April 2019 through July 2019 with \$997.95, for a total post-petition default of \$6,977.65 (4 @ \$1,993.50 less the suspense balance of \$997.95); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears plus the regular August 2019 payment which becomes due on August 1, 2019, totaling \$8,971.15 will be paid in two installments:

- \$4,485.57 on August 15, 2019;
- \$4,485.58 by August 31, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2019, directly to Secured Creditor's servicer, Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9741 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

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Debtor: Sonda D. Smith

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It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$700.00 for attorneys' fees (\$350 for the previous certification of default and \$350 for the objection to the motion to vacate relief), which is to be paid through Debtor's Chapter 13 plan; and.

It is further **ORDERED, ADJUDGED and DECREED** that the stay relief order regarding 404 East 41st Street, Paterson, NJ is hereby vacated and the automatic stay as to the subject property is reinstated.